

B6D (Official Form 6D) (12/07)

In re **Lucinda M Broecker**Case No. **11-00386**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxxxxxxxxx1001			Opened 10/01/07 Last Active 5/21/10					
Capital One Auto Finance 3901 N Dallas Pkwy Plano, TX 75093	X	-	Purchase Money Security  2004 Honda Civic Fair condition 92,900 Miles				5,500.00	0.00
			Value \$ 5,700.00					
Account No. xxxxxx6568			Opened 11/01/04 Last Active 5/24/10					
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		-	Mortgage  229 N. Prospect St. Ypsilanti, MI 48198				133,031.00	50,831.00
			Value \$ 82,200.00					
Account No. xxxx0653			Opened 9/15/04 Last Active 1/29/10					
Wyndham Vacations 8427 South Park Circle Suite 500 Orlando, FL 32819		-	Mortgage  Week 37, Unit 5972, Condo 9, Fairfield Glade Fairfield Communities, Inc.				2,734.00	0.00
			Value \$ 5,000.00					
Account No.								
			Value \$					
Subtotal (Total of this page)							141,265.00	50,831.00
Total (Report on Summary of Schedules)							141,265.00	50,831.00

0 continuation sheets attached

B6J (Official Form 6J) (12/07)

In re Lucinda M Broecker

Debtor(s)

Case No. 11-00386

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>805.89</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	<b>150.00</b>
a. Electricity and heating fuel	\$	<b>10.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>228.98</b>
d. Other <u>See Detailed Expense Attachment</u>	\$	<b>100.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>700.00</b>
4. Food	\$	<b>125.00</b>
5. Clothing	\$	<b>30.00</b>
6. Laundry and dry cleaning	\$	<b>350.00</b>
7. Medical and dental expenses	\$	<b>950.00</b>
8. Transportation (not including car payments)	\$	<b>125.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<b>0.00</b>
a. Homeowner's or renter's	\$	<b>136.95</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>116.00</b>
d. Auto	\$	<b>0.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other _____	\$	<b>0.00</b>
c. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>	\$	<b>952.61</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>4,780.43</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<b>5,825.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>4,780.43</b>
c. Monthly net income (a. minus b.)	\$	<b>1,044.57</b>

B6J (Official Form 6J) (12/07)

In re **Lucinda M Broecker**Case No. **11-00386**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Mobile Phone</b>	\$	<b>113.91</b>
<b>Phone/Internet</b>	\$	<b>67.07</b>
<b>Satellite</b>	\$	<b>48.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>228.98</b>

**Other Expenditures:**

<b>Tax Prep</b>	\$	<b>9.00</b>
<b>Postage</b>	\$	<b>15.00</b>
<b>Auto tags</b>	\$	<b>20.00</b>
<b>Driver License renewal</b>	\$	<b>4.00</b>
<b>Personal care and grooming (including spouse)</b>	\$	<b>65.00</b>
<b>Spouse's Visa Payments on Pre-Marital Debt</b>	\$	<b>225.00</b>
<b>Spouse's Payment for Debt on New Roof</b>	\$	<b>123.00</b>
<b>Spouse's SIMPLE IRA</b>	\$	<b>96.61</b>
<b>Mini-Storage</b>	\$	<b>78.00</b>
<b>Spouse's car payment on Ford Escape</b>	\$	<b>317.00</b>
<b>Total Other Expenditures</b>	\$	<b>952.61</b>

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

COVER SHEET FOR AMENDMENTS

CASE NAME: Lucinda M Broecker

CASE NUMBER: 11-00386

The enclosed documents amend the matrix, schedules and/or list of creditors previously filed in this case. Please check the appropriate boxes:

The purpose of this amendment is to:

- ☐ Add creditors. How many? \_\_\_\_\_
- ☐ Correct the addresses of creditors already listed on the schedules and matrix previously filed. (Use back of this form)
- ☐ File new schedules because the case has been converted to another chapter and amendments are required by the court rules.
- ☒ Other (please explain) Adjust Schedule J to remove previous entry of \$251.25 for car payment. Amend Schedule D to remove creditor.

THE FOLLOWING DOCUMENTS ARE ATTACHED:

- ☐ **\$26.00 AMENDMENT FEE.** This fee is required whenever you add creditors to a case. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- ☐ **AMENDED SCHEDULES AND LIST OF CREDITORS.** Send the original and as many copies as are required by Local Bankruptcy Rule 1007.1. Schedules must be verified by the debtor(s).
- ☐ **MATRIX.** Send a matrix in the new format, **listing only the amended creditors being added.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address – use the back of this form. The creditor matrix must adhere to the form required by the Clerk. Effective July 9, 2003, the Clerk's Office will **only** accept creditor matrices on diskette. The customer should save the matrix to disk in ASCII format, as a TXT file. The matrix should be saved on disk with a file name of the debtor's last name and first initial (i.e. SmithK.txt). The verification of matrix is still required and must be submitted in hard copy along with the disk containing the matrix file. A Verification of Matrix form must be signed by the attorney preparing the matrix. (DO NOT SIGN THE ACTUAL MATRIX.)

NOTE: BR 1009 requires the attorney amending such pleadings to notify parties affected by the amendments.

CORRECTIONS TO MAILING MATRIX

Use this form to make corrections to the names and addresses of any creditors or parties in interest who are listed on the current matrix of the case. You may also delete names from the matrix by using this form.

**\*\*\*DO NOT USE THIS FORM TO ADD NEW CREDITORS TO THIS CASE.\*\*\***

NAME OF CREDITOR (As it now appears) \_\_\_\_\_

**Previous address:**

Please change to  
the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NAME OF CREDITOR (As it now appears) \_\_\_\_\_

**Previous address:**

Please change to  
the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NAME OF CREDITOR (As it now appears) \_\_\_\_\_

**Previous address:**

Please change to  
the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signed: /s/Lucinda M. Broecker

IF YOU HAVE MORE CHANGES JUST COPY THIS SHEET AND KEEP TYPING